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1. WORLDWIDE TELECOM, September, 1998, No. 9, Vol. 10, 1736 words, NATIONAL AUSTRALIA BANK LAUNCHES FICS INTERNET BANKING PRODUCT

2. M2 PRESSWIRE, July 27, 1998, 1756 words, FICS National Australia Bank launches FICS-developed retail Internet banking product, Melbourne-based National Australia Bank

3. Business Wire, July 17, 1998, Friday, 1936 words, National Australia Bank Launches Retail Internet Banking Product Developed by FICS, MELBOURNE, Australia

4. Business Wire, March 23, 1998, Monday, 1177 words, Cyber Banking Reaches New Levels of Sophistication; FICS Group Launches Latest Generation, BRUSSELS, Belgium

5. BANK NETWORK NEWS, DECEMBER 10, 1996, 943 words, Java Goes Full Circle

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HEADLINE: Cyber Banking Reaches New Levels of Sophistication; FICS Group Launches Latest Generation

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BODY:

March 23, 1998--

Editor's Summary: FICS Group launches the latest generation of its FICS-Corporate Internet Banking. The product will enable banks to provide the same sophisticated range of corporate banking services currently offered under traditional Windows environment over the Internet. While keeping a resolute focus on desktop computer use, FICS-Corporate Internet Banking is also ready to support different client front ends, such as Network Computers, mobile phones and PDAs (Personal Digital Assistants).

FICS Group has launched its latest-generation electronic banking product, FICS-Corporate Internet Banking. Available immediately on a worldwide basis, the product will enable banks to offer extended banking services in an Internet and intranet environment to their corporate customers. FICS-Corporate Internet Banking comprises a Java-based customer workstation offering advanced cash-management functionality, with extra modules and functions to follow. On the customer's side, the product supports transaction initiation and information delivery on multiple platforms, including desktop computers (PC, Mac, Network Computers, etc.) and, if required, Web phones, PDAs and mobile phones. On the bank's side, it connects to standard servers under UNIX and Windows NT, and a wide variety of databases and legacy systems. FICS-Corporate Internet Banking thus represents an opportunity for banks to deliver their corporate banking services within a single, harmonized framework.

Consolidated Architecture

FICS-Corporate Internet Banking supplies a single look and feel throughout all screens and functions, made possible by a Java- developed single-login, multilingual user interface. Functionality is provided through CORBA-enabled application components. Connection to banks' existing back-office systems is achieved through interfaces that connect to a wide variety of legacy systems. This strict separation between user interface, business components and data-access method is important for facilitating the rapid implementation of the product to match banks' existing IT infrastructure.

Security

FICS-Corporate Internet Banking is made cybertight by a matrix of security solutions. These include a variety of market-specific encryption technologies, dual authentication (by both bank and customer), optional token-based (e.g., smart-card) authentication and code signing. FICS Group's Internet security solutions have been audited by independent security experts.

Functions Provided

FICS-Corporate Internet Banking comprises a sophisticated cash- management suite including Account Reporting (multiaccount, multibank, multicurrency) and Payments (international, domestic, multicurrency, multibank, cross-border, intraday payments, provisional movements, S.W.I.F.T., etc., with support for local payments protocols -- e.g., CHIPS and ACH in the United States, CHAPS in the United Kingdom -- and book transfers). Further extensions in functionality are currently under development, and are based on the functions currently provided in FICS Group's globally successful FICS-Corporate Banking for Windows product, including Corporate Securities Management

(custody initiation and custody reporting) and Corporate Trade Management (trade initiation and trade reporting). As traditional electronic banking services become costly to maintain and inflexible for the implementation of new client hardware and services, banks have started to look toward the Internet and associated electronic delivery channels for a more cost-effective means of providing global corporate electronic banking. "The first generation of corporate electronic banking systems -- typically operating under DOS or Windows -- have proved to be a fast and reliable system for both banks and their clients. However, these benefits have severe limitations, particularly with regard to the speed with which new products can be introduced," said Etienne Castiaux, product manager, FICS Group. "To deploy a new product to the user base traditionally required considerable time and effort in distribution, installation and training. The increasing awareness of the Internet and its use within banking has led to clients no longer being satisfied with PC-based proprietary systems. The Internet, combined with the power of Java, has opened the way to realize the creation of new products and thus attract new clients. "With the incorporation of new channels of delivery such as mobile phones, NCs and Web phones, this opens up a whole new area of opportunity for banks to create unique services and add considerable value to corporate customers." FICS Group led the market for electronic banking services in 1994 with its FICS-Corporate Banking for Windows product, and leads the market again with the first complete suite of browser-based applications for electronic banking.

FICS Group Background

FICS Group, founded in 1989, focuses on two core business activities: Electronic Services Delivery and Financial Reporting Systems. The Electronic Services Delivery (ESD) products and services range from Windows-based and Internet-enabled electronic banking solutions for retail and corporate banking to electronic commerce and electronic purse solutions and services. The Financial Reporting Systems (FRS) offering, based on a client-server reporting system called Abacus, addresses the regulatory, financial and management reporting needs of banks, insurance companies, pension funds, mutual funds and brokers. Since its foundation, the company has grown from three to more than 550 people, with subsidiaries in 10 countries, including the United States, Australia, Singapore, the United Kingdom, France, Spain, Portugal, the Netherlands, Belgium and Luxembourg. More than 500 financial institutions worldwide rely on its products and services, including ABN-AMRO, BNP, Bank of America, Barclays Bank, Citibank, Commonwealth Bank of Australia, Deutsche Bank, ING Bank, Lloyds Bank, Nomura Bank, Reuters, Sumitomo Bank and Westpac. FICS Group generated revenues of more than \$40 million in 1997. -0-

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CONTACT: FICS Group, Zaventem, Belgium
Veronique Bockstal, + 32 (2) 7144 235
+ 32 (2) 7144 223 (fax)
vbo@ficsgrp.com (e-mail)
<http://www.ficsgrp.com> (Web site)
or
Carolina Public Relations, Charlotte, N.C.
Adam Bernstein, 704/332-2030
704/332-2946 (fax)
abernstein@carolinapr.com (e-mail)

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1. Network, September 1, 1999, Pg. NA ; ISSN: 1093-8001, 4566 words, Video Servers Revisited; Technology Information, Angel, Jonathan

2. M2 PRESSWIRE, October 1, 1998, 1181 words, FICS Turkey's largest private bank extends tech leadership, selects FICS for retail Internet banking

3. M2 PRESSWIRE, August 18, 1998, 1599 words, FICS GROUP Arab National Bank chooses FICS Group for Internet banking solution

4. Network, November, 1997, No. 12, Vol. 12; Pg. 61; ISSN: 1093-8001, 4576 words, Performance strategies; network performance; Technology Information; Tutorial, Scholl, Frederick

5. Network, November, 1997, No. 12, Vol. 12; Pg. 61, 4576 words, Performance strategies; network performance; Technology Information; Tutorial, Scholl, Frederick

6. BANK NETWORK NEWS, DECEMBER 10, 1996, 943 words, Java Goes Full Circle

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